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NINTH ANNUAL REPORT

of the

SOUTH CAROLINA

SECOND INJURY FUND

to the

GENERAL ASSEMBLY

July 1, 1982 through June 30, 1983

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STATE DOCUMENTS

**Printed Under the Direction of the
State Budget and Control Board**

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LETTER OF TRANSMITTAL

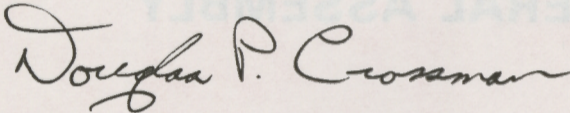
Columbia, S.C. July 1, 1982

TO: His Excellency, the Governor of South Carolina, The Honorable Member of the Senate and House of Representatives, Columbia, South Carolina.

Gentlemen:

I am pleased to report herein the activities of the South Carolina Second Injury Fund for the fiscal year 1982-83.

Respectfully submitted,

A handwritten signature in cursive script that reads "Douglas P. Crossman". The signature is fluid and elegant, with a long horizontal flourish at the end.

Douglas P. Crossman, Director

HISTORICAL DEVELOPMENT OF TABLE

Second Injury Fund, also commonly referred to as Subsequent Injury Fund or Special Disability Fund, are set up within the administrative framework of the Workmen's Compensation system to insure that an employer who hires a handicapped worker will be held liable for a greater disability than actually occurred while the worker was employed.

SOUTH CAROLINA SECOND INJURY FUND

Douglas P. Crossman

Director

ADMINISTRATION

The organization of the South Carolina Second Injury Fund is as follows: The Director, who is appointed by the Governor, is the head of the Fund. The Director is assisted by a Deputy Director, who is appointed by the Governor. The Director and Deputy Director are both members of the Board of Directors, which is composed of representatives of the insurance industry, the labor union, and the general public. The Board of Directors is responsible for the overall management of the Fund. The Director is also responsible for the day-to-day operations of the Fund. The Director is assisted by a staff of administrative and clerical personnel. The Director is also responsible for the financial management of the Fund. The Director is assisted by a staff of accountants and auditors. The Director is also responsible for the legal aspects of the Fund. The Director is assisted by a staff of attorneys. The Director is also responsible for the public relations of the Fund. The Director is assisted by a staff of public relations personnel. The Director is also responsible for the research and development of the Fund. The Director is assisted by a staff of research and development personnel. The Director is also responsible for the evaluation of the Fund. The Director is assisted by a staff of evaluation personnel. The Director is also responsible for the dissemination of information about the Fund. The Director is assisted by a staff of dissemination personnel. The Director is also responsible for the coordination of the Fund with other organizations. The Director is assisted by a staff of coordination personnel. The Director is also responsible for the monitoring of the Fund. The Director is assisted by a staff of monitoring personnel. The Director is also responsible for the reporting of the Fund. The Director is assisted by a staff of reporting personnel. The Director is also responsible for the archiving of the Fund. The Director is assisted by a staff of archiving personnel. The Director is also responsible for the preservation of the Fund. The Director is assisted by a staff of preservation personnel. The Director is also responsible for the restoration of the Fund. The Director is assisted by a staff of restoration personnel. The Director is also responsible for the reconstruction of the Fund. The Director is assisted by a staff of reconstruction personnel. The Director is also responsible for the rehabilitation of the Fund. The Director is assisted by a staff of rehabilitation personnel. The Director is also responsible for the reintegration of the Fund. The Director is assisted by a staff of reintegration personnel. The Director is also responsible for the reformation of the Fund. The Director is assisted by a staff of reformation personnel. The Director is also responsible for the reconstruction of the Fund. The Director is assisted by a staff of reconstruction personnel. The Director is also responsible for the rehabilitation of the Fund. The Director is assisted by a staff of rehabilitation personnel. The Director is also responsible for the reintegration of the Fund. The Director is assisted by a staff of reintegration personnel. The Director is also responsible for the reformation of the Fund. The Director is assisted by a staff of reformation personnel.

The financial operation consists primarily of assessing all carrier insurance companies, self-insured employers and self-insured funds. This is accomplished by using the formula found in Section 42-7-510

TABLE OF CONTENTS

| | Page |
|---|------|
| Letter of Transmittal | ii |
| Organizational Chart | iii |
| Historical Development | 5 |
| Administration | 5 |
| Statutory Authority for the Agency | 6 |
| Financial Statement..... | 8 |
| Assessments | 9 |
| Claims Activity Against Fund..... | 10 |
| Lapsed Death Benefits Paid into Fund | 10 |
| Hearings and Other Legal Proceedings | 10 |
| Total Dollars paid by the Second Injury Fund to Insurance Companies or Self-Insureds | 11 |
| Individual Employers Benefiting from Reimbursements Paid to Insurance Companies or Self-Insured Employers by the Second Injury Fund | 14 |
| Claims Reported by Insurance Carriers and Self-Insureds | 20 |

HISTORICAL DEVELOPMENTS

Second Injury Funds, also commonly referred to as Subsequent Injury Fund Funds or Special Disability Funds, are set up within the administrative framework of the Workmen's Compensation system to insure that an employer who hires a handicapped worker will not, in the event such worker suffers a subsequent injury on the job, be held liable for a greater disability than actually occurred while the worker was in his employment. Under such a system the employer pays only the benefits that are due for the second injury. This creates additional employment opportunities for disabled workers by removing an employer's fear of increased Workmen's Compensation costs. The system of apportionment varies from state to state, and a discussion of how the employer in South Carolina is reimbursed or how his liability is limited when the handicapped worker sustains a subsequent injury is found in a later section.

The Workmen's Compensation's Law in South Carolina has contained provision for Second Injury Fund benefits to insure employees since the Law was enacted in 1936. Inadequate funding and narrow scope of the Law prevented effective utilization of the Fund by employers and employees. In 1972 the Act was amended creating a broad-coverage Second Injury Fund and again amended in 1974 establishing the Fund as a separate state agency.

ADMINISTRATION

The organization consists of the Director, a Claims Manager, a Business Manager, four Claims Field Representatives, a Staff Assistant, and two Secretaries. All staff members are initially responsible to the Director, and their major areas of activity are claims, finance and employer-insurance carrier education.

The claims handling consists of receiving and processing claims against the Fund. This includes investigation, evaluation, and developing a course of action as well as reaching a disposition in each case. All fatal cases reported to the South Carolina Industrial Commission are reviewed by the staff; and in the absence of dependents or next-of-kin in fatal Workmen's Compensation cases, the Second Injury Fund is beneficiary of the commuted death benefits normally paid to the dependents or next-of-kin.

The financial operation consists primarily of assessing all carrier-insurance companies, self-insured employers and self-insured funds. This is accomplished by using the formula found in Section 42-7-310

Code of Laws of South Carolina. From a very fundamental standpoint this operation is responsible for maintaining the solvency of the Fund.

The education functions are accomplished by:

1. The Director of the Fund at various Industrial Commission, employer and insurance carrier conferences by presenting films about the Fund and then conducting question and answer sessions.
2. The Claims Field Representatives, while in the field attending hearings and conducting investigations, explaining to both employers and carriers the extent of coverage by the Fund.

STATUTORY AUTHORITY FOR THE AGENCY

Section 42-7-310 of the South Carolina Workmen's Compensation Law creates the Fund and establishes the agency to administer the Fund in accordance with the provision of Section 42-9-400 and 42-9-410.

The following outline lists the basic requirements for reimbursement:

1. The employee must have a prior permanent physical impairment of such seriousness as to constitute a hindrance or obstacle to obtaining employment or reemployment.
- 2.(a) The employer must prove that he had knowledge of the permanent physical impairment at the time the employee was hired or retained, and proof must be filed with the Industrial Commission and the Second Injury Fund when a claim is made for reimbursement; or
 - (b) The employer may qualify for reimbursement if he can show proof that he did not have a prior knowledge of the employee's pre-existing physical impairment, because the existence of such condition was concealed by the employee or was unknown to the employee.
3. The employee must sustain a subsequent occupational injury:
 - (a) Which results in the employer's liability for disability that is substantially greater than that which would have resulted from the new injury alone because of a combination with or aggravation of the prior impairment;

- (b) Which most probably would not have occurred "but for" the presence of the prior impairment; or
- (c) Which results in the death of the employee, and the death would not have occurred except for the pre-existing impairment.

The Second Injury Fund principle requires that costs of the benefits payable be allocated between the employer and insurer on one hand, and the Second Injury Fund, on the other. It is most common for the employer or his insurer to pay the disability caused by the second injury and the Second Injury Fund to make up the difference between the employer's liability and whatever is payable as a whole. In revising the Second Injury Fund in South Carolina, the Legislature attempted to establish a system of reimbursement that would eliminate a controversy over proportionate sharing in particular cases and expedite the other determinations that need to be made in order that the employee or his beneficiaries receive payments. For this reason, the 78 week rule was established requiring the employer to pay the first 78 weeks of disability. Thereafter, this same employer is eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

Before the Fund can reimburse an employer, a handicapped worker must suffer a subsequent injury. This injury must combine with or aggravate the prior impairment, thus causing liability greater than that which would have occurred from the subsequent injury alone. This is the basic concept of Second Injury Fund legislation; and without this increase in liability, the employer has not been placed at a disadvantage. Therefore, he would not be eligible for reimbursement.

FINANCIAL STATEMENT

FISCAL 1982-83

Balance from previous year \$626,780.88

Receipts

| | |
|------------------------------|---------------|
| Investments | \$296,757.63 |
| No Next-of-Kin Benefits..... | 55,760.26 |
| Assessments | 6,366,035.00 |
| Miscellaneous | <u>593.73</u> |

Total..... 6,719,146.62

Disbursements

| | |
|-------------------------------|-------------------|
| Claims paid by the Fund | \$6,968,182.44 |
| Administrative Costs | <u>275,141.78</u> |

Total..... 7,243,324.22

Balance in Fund @ 30 June 83 \$102,603.28

ASSESSMENTS

Section 42-7-310 subsection (d) of the Workmen's Compensation Laws of South Carolina states that:

The Funding of the Second Injury Fund on a continuing basis shall be by equitable assessments upon each carrier (which, by definition herein, shall include all insurance carriers, self-insurers and the State Workmen's Compensation Fund) in a manner as follows:

Each carrier shall, under regulations prescribed by the Industrial Commission, make payments to the Fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the Fund during the preceding fiscal year less the amount of the net assets in the Fund as of June thirtieth of the same fiscal year, which the *total benefits* paid by such carrier bore to the *total benefits* paid by all carriers during the calendar year which ended within the preceding fiscal year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the Fund on account of any benefits paid by him during such calendar year.

These assessments were sent to each carrier in August 1983 and payments subsequently received at the Second Injury Fund.

| | |
|--|-----------------|
| 175% of the disbursement is | \$12,675,817.00 |
| Less remaining net assets @ 30 June 83 | 102,603.00 |
| Equals Second Injury Fund Assessment for 1982-83 | \$12,573,214.00 |

This assessment (\$12,573,214) divided by the total Workmen's Compensation benefits paid by all carriers (\$110,114,778) equals the assessment rate (.11418280) applied to each carrier.

| | |
|------------------------------------|------------|
| General Accident Group | 5,474.30 |
| Georgia Highway Express* | 8,967.81 |
| Georgia Pacific Corporation | 3,768.84 |
| Grain Dealers Mutual Insurance | 10,000.00 |
| Great American Insurance | 13,062.47 |
| Greenwood Mills* | 80,165.02 |
| Halesville Mutual Casualty Company | 11,067.80 |
| Hartford Accident & Indemnity | 151,967.47 |
| Hewitt, Coleman & Associates | 128,396.04 |
| Home Insurance Company | 145,167.48 |
| Randolph W. Hope Company | 10,438.11 |
| Ideal Mutual | 1,891.19 |
| International Paper* | 72,943.01 |

CLAIMS ACTIVITY AGAINST FUND

| | |
|--|-------------|
| Claims carried from 1981-82* | 1078 |
| New claims filed against the Fund in 1982-83 | 1192 |
| Re-opened claims against Fund | 40 |
| Claims Closed | 703 |
| Claims open at end of fiscal year 1982-83 | 1607 |
| Total Claims Paid | 479 |
| Average Disbursement | \$14,547 |
| Reimbursements Fiscal Year 1982-83 | \$6,968,182 |
| Reimbursements Fiscal Year 1981-82 | \$3,776,858 |

LAPSED DEATH BENEFITS PAID INTO FUND

| | |
|--|----------|
| Fatal Cases Reviewed | 116 |
| 1. Above cases fully investigated or litigated | 7 |
| 2. Recovery | \$55,760 |

HEARINGS AND OTHER LEGAL PROCEEDINGS

| | |
|----------------------|-----|
| Proceedings Attended | 325 |
|----------------------|-----|

*Adjusted down from 1141 to 1078

**TOTAL DOLLARS PAID BY THE SECOND INJURY FUND
TO INSURANCE COMPANIES OR SELF-INSURED
FOR FISCAL YEAR 1982-83**

| | |
|--|--------------|
| Aetna Casualty & Surety | \$193,396.91 |
| Aetna Insurance Company | 47,382.35 |
| American & Foreign Insurance | 13,485.72 |
| American Casualty Company | 60,000.00 |
| American Fire & Casualty | 8,808.37 |
| American Insurance Company | 13,240.84 |
| American Motorist | 428,055.90 |
| American Mutual | 150,337.74 |
| American States Insurance | 32,639.83 |
| Amoco Chemical Corporation* | 9,854.44 |
| Argonaut Insurance Company | 19,038.70 |
| Associated Indemnity | 16,724.88 |
| Assurance Company of America | 18,484.67 |
| Bigelow-Sanford* | 5,081.77 |
| Chubb Group | 6,177.69 |
| Commercial Union Insurance | 120,639.10 |
| Consolidated American Insurance | 85,297.78 |
| Continental Insurance | 33,095.88 |
| Dan River, Inc.* | 95,267.02 |
| Duke Power Company* | 29,192.32 |
| E.I. DuPont de Nemours* | 4,396.00 |
| Excalibur Insurance Company | 78,710.04 |
| Farm Bureau Insurance | 8,765.90 |
| Federated Mutual Insurance | 62,678.71 |
| Fidelity & Casualty | 71,762.25 |
| Fireman's Fund Insurance | 2,000.00 |
| General Accident Group | 5,474.20 |
| Georgia Highway Express* | 8,967.81 |
| Georgia Pacific Corporation | 3,768.84 |
| Grain Dealers Mutual Insurance | 10,000.00 |
| Great American Insurance | 13,062.47 |
| Greenwood Mills* | 80,189.02 |
| Harleysville Mutual Casualty Company | 11,067.30 |
| Hartford Accident & Indemnity | 131,957.47 |
| Hewitt, Coleman & Associates | 128,396.04 |
| Home Insurance Company | 145,167.48 |
| Randolph W. Hope Company | 10,438.11 |
| Ideal Mutual | 891.19 |
| International Paper* | 72,943.01 |

| | |
|---|--------------|
| Insurance Company of North America | 207,726.30 |
| Fred S. James & Company | 36,485.00 |
| Korf Industries* | 23,483.06 |
| Kemper Group | 20,615.32 |
| Liberty Mutual | 1,154,080.06 |
| Lumbermen's Mutual Casualty | 14,628.98 |
| Litton Industries* | 1,188.38 |
| Maryland Casualty Company | 31,412.44 |
| Mission Insurance Company | 980.83 |
| Mt. Vernon Mills* | 12,211.44 |
| National Loss Control Service Corporation | 48,468.29 |
| National Union Fire | 134,023.09 |
| Nationwide Insurance | 28,933.37 |
| Niagara Fire Insurance | 17,079.20 |
| Northwestern National | 84,648.70 |
| Overnight Transportation* | 6,091.08 |
| Palmetto Timber Fund* | 56,589.81 |
| Pennsylvania National Insurance | 87,533.95 |
| Perfection American* | 7,581.08 |
| John Perry Realty Company* | 9,068.14 |
| Potomac Insurance Company | 52,039.13 |
| Riegel Textile Corporation* | 5,340.00 |
| Royal Globe Insurance | 60,783.75 |
| Ryder Truck Lines* | 25,444.54 |
| Sentry Indemnity | 22,444.42 |
| Singer Company* | 18,444.25 |
| S.C. Department of Hwys. & Public Transportation* | 167,712.65 |
| S.C. Electric & Gas* | 70,708.69 |
| South Carolina Insurance | 141,321.18 |
| Southern Bell* | 68,227.20 |
| Springs Industries* | 44,405.61 |
| St. Paul Fire & Marine | 90,238.01 |
| Standard Fire Insurance | 81,145.67 |
| State Worker's Compensation Fund | 811,545.12 |
| Thurston Motor Lines* | 1,000.00 |
| Transport Indemnity Company | 24,076.30 |
| Transport Insurance Company | 152.00 |
| Transportation Insurance Company | 26,954.39 |
| Travelers Insurance | 185,758.81 |
| Twin City Fire | 12,391.71 |
| Uniroyal* | 44,524.09 |
| U.S. Fidelity & Guaranty | 397,328.67 |
| U.S. Fire Insurance | 7,131.27 |

| | |
|----------------------------------|-----------------------|
| U.S. Insurance Group | 5,720.00 |
| Utica Mutual Insurance | 7,440.23 |
| Wausau Insurance Companies | 342,507.63 |
| Westinghouse Electric* | 56.45 |
| Winn-Dixie Stores* | 33,674.40 |
| TOTAL | \$6,968,182.44 |

***Self-Insured Employer**

**INDIVIDUAL EMPLOYERS BENEFITING FROM
REIMBURSEMENT PAID TO INSURANCE COMPANIES OR
SELF-INSURED EMPLOYERS BY THE
SECOND INJURY FUND**

| | |
|---|------------|
| ABCO Industries | \$2,000.00 |
| ARA Services | 1,706.60 |
| Advance Security | 7,986.09 |
| Akers Motor Lines | 374.75 |
| American Kayo Bearing Manufacturing | 17,079.20 |
| American Monorail | 5,474.20 |
| American Security | 22,429.00 |
| Amoco Chemical Corporation | 9,854.44 |
| Anderson Memorial Hospital | 13,526.89 |
| Aneco Company | 60,531.96 |
| Applied Engineering | 93,661.01 |
| Aristar Management | 891.19 |
| Artistic Builders | 18,484.67 |
| Atlantic Bottling | 26,954.39 |
| Atlas Food System | 18,757.41 |
| Baptist Medical Center | 6,274.06 |
| Barnes Sheet Metal | 11,809.20 |
| Batchelder Blasius | 59,178.79 |
| Bath Mill | 3,545.76 |
| Baxter, Kelly and Faust | 21,118.80 |
| Beaufort County Council | 5,938.94 |
| Beaufort Memorial Hospital | 3,023.28 |
| Becker Sand and Gravel | 48,007.33 |
| Belk Simpson | 11,924.03 |
| Bell Oil Company of Ocean Drive | 7,830.01 |
| Beverage Air | 2,641.77 |
| Beverage Transport | 60,427.50 |
| Bi-Lo, Inc. | 15,060.51 |
| Bigelow-Sanford | 5,081.77 |
| Paul Blanchard | 15,851.42 |
| T.K. Blythewood | 860.75 |
| Booth Electrosystems | 21,383.49 |
| Bowen Pulpwood | 7,176.48 |
| H.W. Boyles Masonry | 8,259.30 |
| Brand Industrial Services | 72,079.36 |
| Brown Transport | 78,710.04 |
| Burlington Industries | 4,313.04 |
| Butte Knit | 153,113.72 |

| | |
|---|------------|
| Camp Haven Nursing Home | 12,625.56 |
| Campbell Soup | 11,104.00 |
| Cannon Roofing Company | 11,485.00 |
| Canron Corporation | 28,152.00 |
| Caro-Kint | 30,119.25 |
| Carolina Carpet Carriers | 21,549.31 |
| Carolina Rubber Hose | 51,284.98 |
| Carolina Steel and Wire | 10,215.94 |
| Carolina Western Express | 33,313.33 |
| Caughman's Meat Plant | 22,361.92 |
| Charleston, City of | 8,878.89 |
| Chiquola Manufacturing | 28,708.03 |
| Christopher Truck Sales | 201.75 |
| Citadel, The | 979.45 |
| Clark Schwebel | 4,983.60 |
| Clarkson Brothers | 22,444.42 |
| Coastal Electric Coop | 11,583.99 |
| R.F. Cole | 52,039.13 |
| Colonial Life and Accident | 58,704.56 |
| Colony House | 9,178.82 |
| Columbia, City of | 109,151.74 |
| Columbia Newspapers | 7,253.50 |
| Community Cash | 4,741.74 |
| Cone Mills | 48,468.29 |
| Congaree Moving and Storage | 4,063.95 |
| Consolidated Foods | 27,238.15 |
| Conway Nursing Home | 27,003.33 |
| G.M. Cox | 55,996.01 |
| Dan River, Inc. | 95,267.02 |
| DHEC | 5,120.55 |
| Daniel Construction Company | 94,506.53 |
| Darlington County School District | 9,586.09 |
| Dixie Container Service | 16,316.66 |
| Dixie Iron & Metal Company | 156.00 |
| Dixie Waterproofing | 11,565.02 |
| Duke Power Company | 74,010.23 |
| E.I. DuPont de Nemours | 4,396.00 |
| Eastern/R.C. Motor Lines | 152.00 |
| Jack Eckerd Corporation | 4,641.22 |
| Edisto Services | 81,567.41 |
| EMC | 8,814.00 |
| 4-E Corporation | 29,623.41 |
| Family Dollar Store | 13,240.84 |

| | |
|---------------------------------------|------------|
| W.F. Fancourt Company | 2,808.00 |
| J.W. Fillyaw | 3,272.00 |
| Florence District #1 Schools | 20,206.59 |
| Flowers Industries | 61,437.13 |
| Garrison Construction Company | 9,406.60 |
| General Services Division | 3,479.59 |
| Georgetown Canada Dry Bottling | 43,761.57 |
| Georgia Highway Express | 8,967.81 |
| Georgia Pacific Corporation | 3,768.84 |
| Globe Oil/USA | 39,787.49 |
| Goose Creek, City of | 26,245.52 |
| Gower Manufacturing | 88.00 |
| Graniteville Company | 46,534.76 |
| A.P. Green Services | 32,302.50 |
| Greenville, City of | 8,636.39 |
| Greenville Hospital System | 2,580.18 |
| Greenville Roofing Company | 25,000.00 |
| Greenville Water System | 72,108.76 |
| Greenwood Mills | 80,189.02 |
| Grendel Corporation | 50,302.10 |
| W.B. Griffin | 461.04 |
| G.T.E. | 31,974.58 |
| Hallman Timber | 49,413.33 |
| Harbert Construction Company | 14,217.98 |
| Hardaway Concrete | 1,343.47 |
| Hargett Telephone Company | 10,214.66 |
| Heath Springs Mills | 12,391.71 |
| Hilton Head Plantation Company | 16,262.73 |
| John D. Hollingsworth on Wheels | 12,001.01 |
| Holiday Inn | 980.83 |
| Home Health Services | 8,695.55 |
| Hudson's Seafood | 7,149.15 |
| Huger Construction Company | 3,324.45 |
| Interco/Label Corporation | 2,475.78 |
| International Paper Company | 72,943.01 |
| Interpace Corporation | 31,291.32 |
| Mike Jenkins Construction | 60,000.00 |
| Johnson & Johnson | 42,618.92 |
| Kayburn Homes | 13,062.47 |
| Kendall Company | 111,844.34 |
| Kings Floor Service | 14,024.93 |
| Korf Industries | 23,483.06 |
| Kroger Company | 16,724.88 |

| | |
|---|------------|
| L & J, Inc. | 26,242.84 |
| Lexington County | 3,349.46 |
| Liberty, City of | 40,789.05 |
| Life of Virginia | 6,956.29 |
| Litton Industries | 1,188.38 |
| John H. Locklear Painting | 8,808.37 |
| Long Mile Rubber Company | 89,129.55 |
| M. Lowenstein | 105,328.15 |
| Lowes Company | 10,770.61 |
| Lyman Printing & Finishing | 41,914.95 |
| LWT, Inc. | 13,485.72 |
| Macon Prestressed Concrete | 3,036.12 |
| Marlboro County | 30,282.24 |
| Marvel Lighting | 6,263.45 |
| Mayfair Mills | 3,984.12 |
| Merritt Veterinary Supplies | 28,376.32 |
| Metal Trades | 51,667.46 |
| Michael Construction Company | 11,332.83 |
| Michelin Tire | 39,720.93 |
| Mid-Carolina Construction Company | 29,459.97 |
| Midtown Motel | 3,477.29 |
| Milliken | 55,725.10 |
| Mims Amusement Company | 50,021.89 |
| Moncks Corner, Town of | 49,073.75 |
| Morris Communications | 41,073.26 |
| Moss Creek Development Corporation | 850.26 |
| Mt. Vernon Mills | 12,211.44 |
| Murray Brothers | 6,177.69 |
| MUSC | 6,154.54 |
| National Enterprises | 22,857.20 |
| Nelson's Southern Printing | 66,983.45 |
| Nickelmesh Corporation | 13,952.78 |
| Nomrah Concrete Company | 20,960.00 |
| Oconee County | 3,900.00 |
| Orr Lyons | 4,958.94 |
| Overnight Transportation | 6,091.08 |
| Owens Corning Fiberglass | 98,340.59 |
| Pacific Columbia Mills | 4,283.74 |
| Virgil Page | 10,161.54 |
| Palmetto Chevrolet Company | 8,026.61 |
| Palmetto Loom Reed | 3,100.50 |
| Palmetto Transportation Service | 35,406.00 |
| Para Chem Southern | 6,997.49 |

| | |
|--|-----------|
| Pearce-Trawick | 5,778.25 |
| Perfection American | 7,581.08 |
| John Perry Realty Company | 9,066.14 |
| Petroleum Products Corporation | 4,263.49 |
| Pickens County Council | 52,106.57 |
| Pioneer Steel Company | 6,383.61 |
| Pittsburg-Des Moines Corporation | 75,373.42 |
| Plez-U-Stores | 53,906.17 |
| Pratt Read | 6,080.00 |
| Progress Lighting | 37,896.05 |
| Charlie Pryor Enterprises | 36,031.27 |
| R.G.K., Inc. | 77,669.21 |
| RTC Transportation Company | 24,076.30 |
| Republic Contracting Corporation | 2,209.75 |
| Richland County School District #1 | 11,075.34 |
| Richway Stores | 28,732.97 |
| Riegel Textile | 5,340.00 |
| Rock Hill, City of | 34,051.05 |
| Rock Hill Printing & Finishing | 40,347.16 |
| Rockwell International | 8,081.46 |
| Ruscon Construction Company | 30,418.50 |
| Ryder Truck Lines | 25,444.54 |
| S & H Crane Service | 36,053.30 |
| Sangamo Weston | 21,622.48 |
| Satterfield Construction Company | 38,795.00 |
| SCA Services | 4,941.89 |
| SCN Bank | 15,797.78 |
| Sea Pines Plantation | 19,038.70 |
| Servisco Columbia Uniform Rental | 26,832.43 |
| Singer Company | 18,444.25 |
| Sky City | 10,894.36 |
| Sloan Construction Company | 6,690.41 |
| Smith's RediMix | 54,122.70 |
| Sonoco Products | 371.77 |
| Southern Bell | 68,227.20 |
| Southern Builders of York County | 7,251.62 |
| Southern Weaving | 57,515.00 |
| Spartanburg, City of | 1,755.61 |
| Spartanburg Coca-Cola | 48,559.74 |
| Spartanburg County | 22,230.63 |
| Spartan Food System | 69,500.00 |
| Springs Industries | 44,405.61 |
| S.C. Department of Corrections | 5,033.15 |

| | |
|--|-----------------------|
| S.C. Department of Highways & Public Transportation | 167,712.65 |
| S.C. Department of Mental Health | 65,407.19 |
| S.C. Department of Mental Retardation | 64,574.43 |
| S.C. Department of Youth Services | 7,710.36 |
| S.C. Electric & Gas | 70,708.69 |
| S.C. Public Service Authority | 48,108.60 |
| S.C. State Board for Technical & Comprehensive Education | 558.23 |
| S.C. State Workmen's Compensation Fund | 1,801.23 |
| S.C. Tax Commission | 58,152.00 |
| St. Francis Community Hospital | 5,096.65 |
| Standard Trucking Company | 4,195.40 |
| State Ports Authority | 68,179.97 |
| J.P. Stevens | 311,623.57 |
| Stone Manufacturing | 3,226.06 |
| Sullivan's Island, Town of | 3,661.79 |
| Sumwalt Construction Company | 4,427.43 |
| TRW, Inc. | 35,172.06 |
| Taylors Electric | 20,550.50 |
| Texize Chemical | 7,440.23 |
| W.J. Theo & Sons | 38,354.75 |
| Thurston Motor Lines | 1,000.00 |
| Toledo Scale | 74,956.01 |
| Too Goo Doo Farms | 8,765.90 |
| Torrington Company | 23,889.05 |
| Townsend Chain Saw | 28,029.44 |
| Tree Farmer Equipment | 22,497.44 |
| Tri City Fuel & Heating | 4,342.75 |
| Trojan Chemical Company | 10,000.00 |
| Uniroyal | 44,524.09 |
| University of South Carolina | 69,600.37 |
| Utilities Construction Company | 24,664.07 |
| Vance Erection Service | 71,861.06 |
| L. Dean Weaver Construction Company | 38,000.00 |
| West Point Foundry & Machine Company | 16,500.00 |
| Westinghouse | 56.45 |
| J.B. White & Company | 9,948.51 |
| Wildwood Health Care | 20,014.27 |
| Williams Grading | 16,787.88 |
| Winn-Dixie | 33,674.40 |
| F.W. Woolworth | 15,642.12 |
| Yarn Industries | 20,000.12 |
| TOTAL | \$6,968,182.44 |

CLAIMS REPORTED BY:

| | |
|------------------------------------|-----|
| A. Insurance Carriers: | |
| Aetna Casualty and Surety | 95 |
| Aetna Insurance | 14 |
| A.I.U. | 1 |
| Allianz Insurance | 1 |
| American Insurance | 6 |
| American Motorist Insurance..... | 27 |
| American Mutual Insurance..... | 25 |
| American States Insurance | 6 |
| Argonaut Insurance | 3 |
| Associated Indemnity..... | 2 |
| Atlantic Insurance | 4 |
| Bituminous Insurance | 2 |
| Chubb Group | 15 |
| Cincinnati Insurance | 4 |
| Commercial Union | 7 |
| Consolidated American | 3 |
| Continental Insurance | 4 |
| Dodson Insurance Group | 1 |
| Electric Mutual Liability | 1 |
| Employers Casualty | 3 |
| Employers Insurance of Wausau..... | 24 |
| Federal Insurance | 5 |
| Federated Insurance | 3 |
| Fidelity and Casualty | 4 |
| Fidelity and Guaranty | 1 |
| Fireman's Fund..... | 10 |
| Georgia Casualty and Surety | 4 |
| General Accident | 6 |
| Great American | 3 |
| Hanover Insurance | 1 |
| Harleysville Insurance | 8 |
| Highlands Insurance | 2 |
| Houston General Insurance | 1 |
| The Hartford | 37 |
| Home Indemnity | 1 |
| Home Insurance | 37 |
| Ideal Mutual Insurance | 5 |
| INA | 27 |
| Liberty Mutual | 134 |
| Lumbermen's Mutual Casualty | 1 |

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| The Maryland | 13 |
| Michigan Mutual | 2 |
| Midland Insurance | 1 |
| Mission Insurance | 2 |
| Morrison Assurance | 1 |
| National Union Fire | 8 |
| Nationwide Insurance | 8 |
| North River | 1 |
| Northwestern National | 5 |
| Pacific Employers | 1 |
| Pennsylvania National Mutual Casualty | 3 |
| Potomac Insurance | 1 |
| Reliance Insurance | 3 |
| Royal Insurance | 9 |
| Shelby Mutual Insurance | 1 |
| Southern Farm Bureau | 1 |
| S.C. Farm Bureau | 3 |
| S.C. Insurance | 4 |
| St. Paul Insurance | 7 |
| Standard Fire | 22 |
| State Farm | 2 |
| State Farm Fire and Casualty | 1 |
| State Workmen's Compensation Fund | 104 |
| Transport Indemnity | 4 |
| Transportation Insurance | 10 |
| The Travelers | 19 |
| Twin City Insurance | 4 |
| U.S. Fidelity and Guaranty | 34 |
| U.S. Fire Insurance | 2 |
| U.S. Insurance Group | 10 |
| West American Insurance | 1 |
| Zurich Insurance | 2 |

B. Self-Insured Servicing Companies:

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| Alexis | 3 |
| American International Adjusting Company | 5 |
| Bayley, Martin and Fay | 1 |
| Crawford and Company | 27 |
| James C. Greene Company | 1 |
| Hewitt, Coleman and Associates | 133 |
| Randolph W. Hope Company | 9 |
| Fred S. James and Company | 2 |

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| KM Administrative Services | 1 |
| Kemper Group | 14 |
| Orion Group, Inc. | 1 |
| Pryor Claims Service | 1 |
| Seibels, Bruce and Company | 17 |
| Underwriters Adjusting Company | 19 |
| Walker, Hunter and Associates | 2 |
| C. Self-Insured Employers: | |
| Baptist Medical Center | 1 |
| C.R. Bard, Inc. | 2 |
| Carolina Eastman | 1 |
| Clarkson Brothers | 1 |
| Clinton Mills | 1 |
| Dan River, Inc. | 15 |
| Dean Dempsey | 1 |
| Duke Power | 2 |
| E.I. DuPont | 3 |
| Ferneau Buick Company | 1 |
| Fittman and Pittman | 1 |
| Food Lion | 1 |
| General Electric | 1 |
| Georgia Pacific | 6 |
| Gibbes Machinery | 1 |
| B.F. Goodrich | 1 |
| Greenwood Mills | 12 |
| Hillcrest Styling Salon | 1 |
| International Paper | 4 |
| K-Mart | 7 |
| Lexington County Hospital | 1 |
| Marion Comer | 1 |
| Mixon Logging Company | 1 |
| Mount Vernon Mills | 4 |
| Munford, Inc. | 1 |
| Nassau Recycle Corporation | 2 |
| Orangeburg Regional Hospital | 1 |
| Perfection American | 1 |
| Riegel Textile | 2 |
| Roper Hospital | 1 |
| Roper Outdoor Products | 2 |
| Ryder Truck Lines | 1 |
| Shedd's Food Products | 1 |

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| Singer Company | 2 |
| S.C. Department of Highways & Public Transportation | 14 |
| S.C. Electric and Gas | 1 |
| Southeastern Freight Lines | 1 |
| Southern Bell | 7 |
| Spector Red Ball | 1 |
| Springs Industries | 14 |
| Thurston Motor Lines | 1 |
| Uniroyal, Inc. | 2 |
| Western Electric | 3 |
| York County Sheriff's Department | 1 |
| TOTAL | 1192 |